

ANONYMOUS TRANSACTION SYSTEM

ABSTRACT OF THE DISCLOSURE

5 An Anonymous Transaction Service (ATS) solves or alleviates the problems outlined
above. The ATS provides anonymous, automated, risk-based differential pricing that allows
consumers to receive offers from multiple suppliers with only a single credit report. The ATS
facilitates any offer between a supplier and consumer that first requires an evaluation of the risk
associated with making the offer. The ATS can be used for any product or service, such as
credit cards, home mortgages, automobile loans, appliance loans, debt consolidation loans,
10 insurance products, advertising and dating services, to name only a few.

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